

Questions and Answers about Re-enrollment

1. I like my current plan, and heard that I don't need to do anything to keep it. Is that right, and what happens next?

Most people enrolled in a health plan for 2014 through the Health Insurance Marketplace won't need to take any action to stay enrolled in that current plan for 2015. You should have received a letter from your current health insurance company letting you know which of these situations applies to you for 2015:


- If your current plan still will be available in 2015, you don't need to do anything to stay enrolled. The letter you got showed your monthly premium amount for 2015, after any Advance Payments of the Premium Tax Credit (APTC) that you are eligible for in 2015. If you were eligible for APTC in 2014 you may need to come back to the Marketplace, complete a 2015 application, and choose and enroll in a plan to remain eligible for APTC in 2015.
- If your current plan isn't being offered in 2015, and you take no action on or before December 15, 2014, your health insurance company generally will place you in a different plan with benefits as similar as possible to your 2014 coverage.
- You need to come back to the Marketplace to choose a new plan because the Marketplace and your health insurance company aren't able to automatically enroll you in coverage through the Marketplace for 2015.

However, even if your current plan will be available in 2015 and you choose to stay in it, you should come back to the Marketplace before December 15 to check the information on your application and make updates, such as to your income or address, and to compare plan options in your area. This will help ensure you're getting the right amount of help paying for coverage, if applicable, and that you're able to choose the plan that works best for you.

The Marketplace will send an Enrollment Confirmation Message after December 15, 2015, to let you know if you were automatically re-enrolled for 2015.



Health Insurance Marketplace

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2. It's past December 15 and I haven't heard from my current insurance company about January coverage. I thought I didn't have to do anything to keep my current plan. What should I do to make sure I stay covered?

Contact your current insurance company right away. They can tell you if your current plan is still available and if you will be automatically re-enrolled for 2015. Your insurance company and the Marketplace can work with you to ensure that you pay your premium for January and avoid any gap in coverage.

If you experience unexpected problems with your reenrollment, call the Marketplace Call Center at 1-800-318-2596 to see if you're eligible for a Special Enrollment Period (SEP) with a January 1, 2015 effective date.

If you aren't eligible for a SEP, you can still make updates and enroll in a new health plan after December 15, 2014, but your coverage won't start until the first of the next month if you make your selection by the 15th of the month; if you make your selection after the 15th, your coverage will begin on the first of the month that follows the next month. For example, if you choose a new plan on December 21, 2014, your new coverage won't start until February 1, 2015.

3. I have gone to HealthCare.gov and have been exploring my plan options, because I know I have until December 15 to change plans for coverage to start on January 1. Yet, I just got a bill from my current insurance company for January coverage. Why did that happen and what should I do?

The Marketplace wants to ensure that people who are covered now don't have a gap in coverage starting in January. You can still choose a new plan anytime on or before December 15, 2014 and still have coverage in the new plan effective January 1, 2015 – even if you get a bill from your current insurance company before then. After that, if you haven't taken action and your current plan or a similar one is available for 2015, generally you'll be automatically re-enrolled, to help you stay covered.

If you already got a bill from your current insurance company for January, that's part of their effort to make sure you don't have any gap in your health coverage in January. If you choose a new plan on or before December 15, 2014, coverage in your current plan will end on December 31, 2014, and you can ignore the bill you received. Your new plan will contact you about paying your January 2015 premium.

You can still make updates and enroll in a new health plan after December 15, 2014, but your coverage won't start until the first of the following month. For example, if you choose a new plan on December 21, 2014, your new coverage won't start until February 1, 2015.

4. Even though I picked a more affordable health plan for January, my current insurance company just deducted a premium payment for January 2015 from my bank account. I can't afford to pay two premiums. What should I do?

If you changed plans for 2015, the Marketplace will notify your 2014 health plan that they shouldn't collect premiums from you for 2015. If your current health insurance company already deducted a premium payment for January 2015, they should refund or return this payment as soon as they're notified that you've changed plans. You can call your 2014 insurance company to make sure their records are up to date and ask for a fast refund of any 2015 premiums that were deducted.

5. I keep getting reminders and bills from my current health insurance company even though I already switched plans and got a bill for January from my new insurance company. How do I stop this from happening?

Starting December 2, the Marketplace is sending information to health plans to let them know who changed plans for 2015. However, your 2014 health plan may have billed you or contacted you before receiving and processing the information that you switched plans. You don't need to pay any 2015 premiums for the 2014 plan that you've dropped. Just make sure to make your 2015 premium payments for the plan you chose for 2015.

6. I don't want to renew my coverage in the Marketplace for 2015 because my job now offers health insurance, yet I got a bill from my current insurance company. What should I do?

You need to end your health coverage through the Marketplace when your new coverage from your employer begins. To do this, log in to your Marketplace account on HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. The effective date when your coverage will end can be as soon as 14 days from the day you make the request. This means if you end your current coverage on or before December 17th, you can avoid any overlap in coverage for 2015. You don't need to pay the bill for January 2015 coverage from the 2014 plan that you've dropped.

7. I wanted to keep my current plan through the Marketplace, so I didn't shop or take any action on HealthCare.gov before December 15. I got a notice that I was re-enrolled in the same plan for 2015, but I just got a premium bill with a higher 2015 premium that I can't afford. Can I still switch plans and get a lower premium for January?

If you missed the December 15, 2014 deadline to change plans for coverage beginning January 1, 2015, you can still enroll in a new plan through the Marketplace until February 15, 2015, but your coverage in the new plan won't be effective until February 1, 2015 or March 1, 2015, depending on the date you make the change. For example, if you choose a new plan on December 21, your new coverage won't start until February 1. You **MUST** make the change by February 15, 2015 or you'll likely have to wait until 2016 before you have another chance to change plans.

As long as you pay your premiums for your current plan until your new one is effective, you can avoid a gap in health coverage.